

FORM PTO 1449 (modified)  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO.	APPLICATION NO.
	<b>03292.101090.17</b>	<b>10/710,567</b>
	APPLICANT	
	<b>David Bonalle</b>	
	FILING DATE	GROUP
	<b>July 21, 2004</b>	<b>3687</b>

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS							
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NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
	<b>1</b>	<b><a href="http://www.palowireless.com/infotooth/whatis.asp">http://www.palowireless.com/infotooth/whatis.asp</a>, 04/28/2003</b>
	<b>2</b>	<b><a href="http://www.semiconductors.philips.com/news/content/file_878.html">http://www.semiconductors.philips.com/news/content/file_878.html</a>, 04/072003</b>
	<b>3</b>	<b>International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008</b>
	<b>4</b>	<b>KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985</b>
	<b>5</b>	<b>LAHEY, LIAM, "Microsoft Bolsters Rebate Structure", Computer Dealer News, 02/08/2002</b>
	<b>6</b>	<b>LAMOND, "Credit Card Transactions Real World and Online" © 1996</b>
	<b>7</b>	<b>MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, <a href="http://www.cardforum.com/html/cardmark/jan01_c3.htm">www.cardforum.com/html/cardmark/jan01_c3.htm</a>, 01/2001</b>
	<b>8</b>	<b>NYMAN, JUDY, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star, Final Edition, 03/25/1986</b>
	<b>9</b>	<b>OBEL, MICHAEL, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil &amp; Gas Journal, 09/16/1985</b>
	<b>10</b>	<b>SCHMUCKLER, ERIC, "Playing Your Cards Right", Forbes, 12/28/1987</b>
	<b>11</b>	<b>Sony, Philips to Test RFID Platform, RFID Journal, 05/08/2003, 2 pages</b>
	<b>12</b>	<b>"Core One Credit Union- Discover the Advantage", <a href="http://coreone.org/2visa.html">http://coreone.org/2visa.html</a>, Copyright 2001, (Last Visited 10/09/2002)</b>

EXAMINER	DATE CONSIDERED
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.